

EXHIBIT 8



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July 15, 2011

TELEFAX COVER LETTER
PLEASE IMMEDIATELY DELIVER THE FOLLOWING TO:

SHAPIRO & BURSON, LLP

TELEFAX: 703-449-5850

TELEPHONE:

THIS TELEFAX ORIGINATES FROM: **Kristi C. Kelly**

MATTER: *Valentyna Gudym*

COMMENTS: **Please find the enclosed correspondence.**

OPERATOR: **Lourie M. Hall (703-277-9756)**

TOTAL PAGES TRANSMITTED (INCLUDING THIS COVER): **_3**

If you did not receive all of the pages, please call as soon as possible and ask to speak to the operator named. Thank you.

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July 15, 2011

by facsimile and certified mail

Shapiro & Burson, LLP
Attn: Fair Debt Attorney
236 Clearfield Ave., Suite 215
Virginia Beach, Virginia 23462
Fax: (703) 449-5850

re: Valentyna Gudym
Your File No. 10-198459D
13615 Kristin Place, Herndon, VA 20171
Foreclosure Sale Date: July 26, 2011

Dear Sir or Madam:

Valentyna Gudym ("Ms. Gudym") has come to our office for advice and counsel regarding the above-referenced loan. We are writing in response to your June 2nd and 29th letters, whereby you are attempting to collect a debt. Ms. Gudym, through counsel, disputes the amount that you indicate she owes and that BAC Home Loan Servicing, LP is the creditor to whom the debt is owed. Ms. Gudym would like verification of the amount of the debt and the identity of the proper creditor.

In addition, please produce a copy of the original note that has all of the appropriate endorsements in accordance with the Uniform Commercial Code. If for some reason the original note is lost, pursuant to Virginia Code § 55-59.1(B), please provide me a copy of the notice of the lost note that was sent to Ms. Gudym and a copy of the lost note affidavit that was signed by the beneficiary.

Further, Ms. Gudym would like an itemized reinstatement quote, not a payoff statement and the pre-acceleration notice that her servicer sent her.

Finally, Ms. Gudym entered into a modification agreement with her mortgage servicer dated, December 11, 2009 and effective February 1, 2010. Ms. Gudym has complied

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with all terms and conditions of the agreement until her servicer inexplicably refused payments. Since then, Ms. Gugym has set aside her monthly payment amount and is pursuing her options to enforce the modification. She is still attempting to work this situation out with her servicer, and because of this we would ask that you cease any collection activity until this matter is resolved.

Thank you for your time and attention to this matter.

Very Truly Yours,



Kristi Cahoon Kelly

Cc: Valentyna Gudym